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And the said sale shall be made after giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper printed in Frederick County, and in the event of a sale of said property under the powers hereby granted the proceeds arising from such sale shall apply, first, to the payment of all expenses incident to such sale, including commissions to the party making sale of said property equal to commissions allowed Trustees for making sale of property by virtue of a decree of a Court having equity jurisdiction in the State of Maryland, and a reasonable counsel fee; secondly, to the payment of all claims of the said Mortgagees, their personal representatives or assigns under this mortgage, whether the same shall have matured or not, and the surplus, if any there be, shall be paid to the said Mortgagors, their heirs or assigns, or to whomsoever may be entitled to the same.

AND the said Anthony M. Main and Frances E. Main, his wife, for themselves, their heirs and assigns, do further covenant to insure and, pending the existence of this mortgage, to keep the improvements on the hereby mortgaged premises fully insured against fire and storm, and to cause the policy to be effected thereon to be so framed or indorsed as in case of loss by fire or storm to inure to the benefit of the said Melvin H. Bowers and Virginial Bowers, his wife, their personal representatives or assigns, to the extent of his, her or their lien or claim hereunder.

WITNESS our hands and seals.

WITNESS:

Cothon M. Main

Anthony M. Main

Frances E. Main

Edith F. Wickham